

| United States Bankruptcy Court<br>Northern District of Illinois                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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| Name of Debtor (if individual, enter Last, First, Middle):<br>McKinnon, John S                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         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of Joint Debtor (Spouse) (Last, First, Middle):<br>McKinnon, Kristin M                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                  |                             |                              |                               |                                |                              |                          |                          |                                  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               |                       |                        |                          |                             |                              |                               |                                |                              |                       |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):<br>AKA Kristin M Burian                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                  |                             |                              |                               |                                |                              |                          |                          |                                 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| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all)<br>xxx-xx-9849                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                              | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)<br>xxx-xx-6548                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                  |                             |                              |                               |                                |                              |                          |                          |                                     |                                     |           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| Street Address of Debtor (No. and Street, City, and State):<br>3352 Cameron Dr.<br>Elgin, IL<br>ZIP Code<br>60124                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      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Street Address of Joint Debtor (No. and Street, City, and State):<br>3352 Cameron Dr.<br>Elgin, IL<br>ZIP Code<br>60124                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                  |                             |                              |                               |                                |                              |                          |                          |                             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| County of Residence or of the Principal Place of Business:<br>Kane                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     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County of Residence or of the Principal Place of Business:<br>Kane                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                  |                             |                              |                               |                                |                              |                          |                          |                             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| Mailing Address of Debtor (if different from street address):<br><br>ZIP Code                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          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Mailing Address of Joint Debtor (if different from street address):<br><br>ZIP Code                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                  |                             |                              |                               |                                |                              |                          |                          |                             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| Location of Principal Assets of Business Debtor (if different from street address above):                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              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| <b>Type of Debtor</b><br>(Form of Organization) (Check one box)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>Nature of Business</b><br>(Check one box)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other | <b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)<br><input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input checked="" type="checkbox"/> Chapter 13<br><br><b>Nature of Debts</b> (Check one box)<br><input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."                                                                                                                                                                                                        |                                  |                             |                              |                               |                                |                              |                          |                          |                             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<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                  |                             |                              |                               |                                |                              |                          |                          |                             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| <b>Chapter 15 Debtors</b><br>Country of debtor's center of main interests:<br><br>Each country in which a foreign proceeding by, regarding, or against debtor is pending:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Tax-Exempt Entity</b><br>(Check box, if applicable)<br><input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).                                                                                                                                                                                                 | <input type="checkbox"/> Debts are primarily business debts.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                  |                             |                              |                               |                                |                              |                          |                          |                             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<input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                  |                             |                              |                               |                                |                              |                          |                          |                             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  |                 |                       |                        |                          |                             |                              |                               |                                |                              |                       |
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                              | Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ).<br>Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). |                                  |                             |                              |                               |                                |                              |                          |                          |                                     |                                     |                                                                                                                                                                                                                                                                                                                      |                          |                          |                          |                          |                          |                          |               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| <b>Statistical/Administrative Information</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="10" style="text-align: center;">THIS SPACE IS FOR COURT USE ONLY</td> </tr> <tr> <td colspan="10"> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.           <br/> <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.         </td> </tr> <tr> <td colspan="10"> <b>Estimated Number of Creditors</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table> </td> </tr> <tr> <td colspan="10"> <b>Estimated Assets</b> <table border="1" style="width: 100%; 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| THIS SPACE IS FOR COURT USE ONLY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       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| <b>Estimated Liabilities</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>                                                                                                                                                                                                                                                                                                             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| <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                               | Name of Debtor(s):<br>McKinnon, John S<br>McKinnon, Kristin M                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Location<br>Where Filed: ilnbke                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Case Number:<br>3:09-bk-70069 | Date Filed:<br>1/13/09                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Location<br>Where Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Case Number:                  | Date Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Name of Debtor:<br>- None -                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Case Number:                  | Date Filed:                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| District:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Relationship:                 | Judge:                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Exhibit A</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               | <b>Exhibit B</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                               | (To be completed if debtor is an individual whose debts are primarily consumer debts.)<br><br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               | <input checked="" type="checkbox"/> <u>/s/</u> Israel Moskovits <u>April 15, 2015</u><br>Signature of Attorney for Debtor(s)      (Date)<br>Israel Moskovits 6302579                                                                                                                                                                                                                                                                                                   |
| <b>Exhibit C</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Exhibit D</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| If this is a joint petition:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Information Regarding the Debtor - Venue</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| (Check any applicable box)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| (Check all applicable boxes)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <hr/> (Name of landlord that obtained judgment)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <hr/> (Address of landlord)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.<br><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).                                                                                                                                                                                                                                                                  |                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

B1 (Official Form 1)(04/13)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

McKinnon, John S

McKinnon, Kristin M

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ John S McKinnon

Signature of Debtor John S McKinnon

**X** /s/ Kristin M McKinnon

Signature of Joint Debtor Kristin M McKinnon

Telephone Number (If not represented by attorney)

April 15, 2015

Date

**Signature of Attorney\*****X** /s/ Israel Moskovits

Signature of Attorney for Debtor(s)

Israel Moskovits 6302579

Printed Name of Attorney for Debtor(s)

Robert J. Semrad & Associates, LLC

Firm Name

20 S. Clark Street  
28th Floor  
Chicago, IL 60603

Address

Email: [rsemrad@robertjsemrad.com](mailto:rsemrad@robertjsemrad.com)(312) 913 0625 Fax: (312) 913 0631

Telephone Number

April 15, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re John S McKinnon  
Kristin M McKinnon

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ John S McKinnon

John S McKinnon

Date: April 15, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re John S McKinnon  
Kristin M McKinnon

Debtor(s)

Case No.  
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Kristin M McKinnon  
Kristin M McKinnon

Date: April 15, 2015

**United States Bankruptcy Court  
Northern District of Illinois**

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

13

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE                                                                | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES | OTHER      |
|---------------------------------------------------------------------------------|----------------------|------------------|-------------------|-------------|------------|
| A - Real Property                                                               | Yes                  | 1                | 148,425.00        |             |            |
| B - Personal Property                                                           | Yes                  | 3                | 24,512.00         |             |            |
| C - Property Claimed as Exempt                                                  | Yes                  | 1                |                   |             |            |
| D - Creditors Holding Secured Claims                                            | Yes                  | 1                |                   | 140,903.00  |            |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes                  | 1                |                   | 0.00        |            |
| F - Creditors Holding Unsecured Nonpriority Claims                              | Yes                  | 15               |                   | 71,889.47   |            |
| G - Executory Contracts and Unexpired Leases                                    | Yes                  | 1                |                   |             |            |
| H - Codebtors                                                                   | Yes                  | 1                |                   |             |            |
| I - Current Income of Individual Debtor(s)                                      | Yes                  | 2                |                   |             | 4,864.84   |
| J - Current Expenditures of Individual Debtor(s)                                | Yes                  | 2                |                   |             | 4,244.00   |
| Total Number of Sheets of ALL Schedules                                         |                      | 28               |                   |             |            |
|                                                                                 |                      |                  | Total Assets      | 172,937.00  |            |
|                                                                                 |                      |                  | Total Liabilities |             | 212,792.47 |

**United States Bankruptcy Court  
Northern District of Illinois**

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability                                                                                                   | Amount           |
|---------------------------------------------------------------------------------------------------------------------|------------------|
| Domestic Support Obligations (from Schedule E)                                                                      | 0.00             |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)                                          | 0.00             |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00             |
| Student Loan Obligations (from Schedule F)                                                                          | 18,715.00        |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | 0.00             |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | 0.00             |
| <b>TOTAL</b>                                                                                                        | <b>18,715.00</b> |

**State the following:**

|                                                                                                 |          |
|-------------------------------------------------------------------------------------------------|----------|
| Average Income (from Schedule I, Line 12)                                                       | 4,864.84 |
| Average Expenses (from Schedule J, Line 22)                                                     | 4,244.00 |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 ) | 5,048.93 |

**State the following:**

|                                                                            |      |           |
|----------------------------------------------------------------------------|------|-----------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |      | 9,074.00  |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | 0.00 |           |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |      | 0.00      |
| 4. Total from Schedule F                                                   |      | 71,889.47 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |      | 80,963.47 |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property            | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|-------------------------------------------------|-----------------------------------------|------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------|
| 101 Hart St. Beckley, WV 25801 value per Zillow | Fee Simple                              | J                                  | 148,425.00                                                                                       | 119,118.00              |

Sub-Total > 148,425.00 (Total of this page)

Total > 148,425.00

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property                                                                                                                                                                                                             | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 1. Cash on hand                                                                                                                                                                                                              |                  | Checking account with Chase Bank     | J                                           | 1,000.00                                                                                                  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | X                |                                      |                                             |                                                                                                           |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.                                                                                                                                      |                  | Security deposit with landlord       | J                                           | 1,850.00                                                                                                  |
| 4. Household goods and furnishings, including audio, video, and computer equipment.                                                                                                                                          |                  | Furniture                            | J                                           | 400.00                                                                                                    |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.                                                                                          | X                |                                      |                                             |                                                                                                           |
| 6. Wearing apparel.                                                                                                                                                                                                          |                  | Clothing                             | J                                           | 500.00                                                                                                    |
| 7. Furs and jewelry.                                                                                                                                                                                                         |                  | Furs and Jewelry                     | J                                           | 250.00                                                                                                    |
| 8. Firearms and sports, photographic, and other hobby equipment.                                                                                                                                                             |                  | .40 handgun, .45 handgun, .22 rifle  | J                                           | 1,000.00                                                                                                  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.                                                                                                     | X                |                                      |                                             |                                                                                                           |
| 10. Annuities. Itemize and name each issuer.                                                                                                                                                                                 | X                |                                      |                                             |                                                                                                           |
|                                                                                                                                                                                                                              |                  |                                      |                                             | Sub-Total > 5,000.00<br>(Total of this page)                                                              |

2 continuation sheets attached to the Schedule of Personal Property

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property                                                                                                                                                                                                                                  | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X                |                                      |                                             |                                                                                                           |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.                                                                                                                                                   | X                |                                      |                                             |                                                                                                           |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.                                                                                                                                                                   | X                |                                      |                                             |                                                                                                           |
| 14. Interests in partnerships or joint ventures. Itemize.                                                                                                                                                                                         | X                |                                      |                                             |                                                                                                           |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.                                                                                                                                                            | X                |                                      |                                             |                                                                                                           |
| 16. Accounts receivable.                                                                                                                                                                                                                          | X                |                                      |                                             |                                                                                                           |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.                                                                                                                          | X                |                                      |                                             |                                                                                                           |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.                                                                                                                                                                | X                |                                      |                                             |                                                                                                           |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.                                                                            | X                |                                      |                                             |                                                                                                           |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.                                                                                                                          | X                |                                      |                                             |                                                                                                           |
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.                                                                      | X                |                                      |                                             |                                                                                                           |

Sub-Total >  
(Total of this page)

0.00

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property                                                                                                                                                                                                                                                                            | N<br>O<br>N<br>E | Description and Location of Property | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------|
| 22. Patents, copyrights, and other intellectual property. Give particulars.                                                                                                                                                                                                                 | X                |                                      |                                             |                                                                                                           |
| 23. Licenses, franchises, and other general intangibles. Give particulars.                                                                                                                                                                                                                  | X                |                                      |                                             |                                                                                                           |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X                |                                      |                                             |                                                                                                           |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.                                                                                                                                                                                                                      |                  | 2006 GMC Envoy                       | J                                           | 8,148.00                                                                                                  |
|                                                                                                                                                                                                                                                                                             |                  | 2011 Buick Regal                     | J                                           | 11,364.00                                                                                                 |
| 26. Boats, motors, and accessories.                                                                                                                                                                                                                                                         | X                |                                      |                                             |                                                                                                           |
| 27. Aircraft and accessories.                                                                                                                                                                                                                                                               | X                |                                      |                                             |                                                                                                           |
| 28. Office equipment, furnishings, and supplies.                                                                                                                                                                                                                                            | X                |                                      |                                             |                                                                                                           |
| 29. Machinery, fixtures, equipment, and supplies used in business.                                                                                                                                                                                                                          | X                |                                      |                                             |                                                                                                           |
| 30. Inventory.                                                                                                                                                                                                                                                                              | X                |                                      |                                             |                                                                                                           |
| 31. Animals.                                                                                                                                                                                                                                                                                | X                |                                      |                                             |                                                                                                           |
| 32. Crops - growing or harvested. Give particulars.                                                                                                                                                                                                                                         | X                |                                      |                                             |                                                                                                           |
| 33. Farming equipment and implements.                                                                                                                                                                                                                                                       | X                |                                      |                                             |                                                                                                           |
| 34. Farm supplies, chemicals, and feed.                                                                                                                                                                                                                                                     | X                |                                      |                                             |                                                                                                           |
| 35. Other personal property of any kind not already listed. Itemize.                                                                                                                                                                                                                        | X                |                                      |                                             |                                                                                                           |

|                      |           |
|----------------------|-----------|
| Sub-Total >          | 19,512.00 |
| (Total of this page) |           |
| Total >              | 24,512.00 |

(Report also on Summary of Schedules)

Sheet 2 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

| Description of Property                                            | Specify Law Providing Each Exemption                      | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--------------------------------------------------------------------|-----------------------------------------------------------|----------------------------|-------------------------------------------------------|
| <u>Real Property</u>                                               |                                                           |                            |                                                       |
| 101 Hart St. Beckley, WV 25801 value per Zillow                    | WV Const. art. 6 § 48.; W. Va. Code §§ 38-9-1, 38-10-4(a) | 29,307.00                  | 148,425.00                                            |
| <u>Cash on Hand</u>                                                |                                                           |                            |                                                       |
| Checking account with Chase Bank                                   | W. Va. Code § 38-10-4(e)                                  | 1,000.00                   | 1,000.00                                              |
| <u>Security Deposits with Utilities, Landlords, and Others</u>     |                                                           |                            |                                                       |
| Security deposit with landlord                                     | W. Va. Code § 38-10-4(e)                                  | 1,850.00                   | 1,850.00                                              |
| <u>Household Goods and Furnishings</u>                             |                                                           |                            |                                                       |
| Furniture                                                          | W. Va. Code § 38-10-4(c)                                  | 400.00                     | 400.00                                                |
| <u>Wearing Apparel</u>                                             |                                                           |                            |                                                       |
| Clothing                                                           | W. Va. Code § 38-10-4(e)                                  | 500.00                     | 500.00                                                |
| <u>Furs and Jewelry</u>                                            |                                                           |                            |                                                       |
| Furs and Jewelry                                                   | W. Va. Code § 38-10-4(d)                                  | 250.00                     | 250.00                                                |
| <u>Firearms and Sports, Photographic and Other Hobby Equipment</u> |                                                           |                            |                                                       |
| .40 handgun, .45 handgun, .22 rifle                                | W. Va. Code § 38-10-4(e)                                  | 1,000.00                   | 1,000.00                                              |
| <u>Automobiles, Trucks, Trailers, and Other Vehicles</u>           |                                                           |                            |                                                       |
| 2006 GMC Envoy                                                     | W. Va. Code § 38-10-4(b)<br>W. Va. Code § 38-10-4(e)      | 4,800.00<br>2,001.00       | 8,148.00                                              |

Total: 41,108.00 161,573.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDELE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTO<br>R | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|------------------------------------------------------------------------------------------------------------------|--------------|------------------------------------|------------------------------------------------------------------------------------------------------------|------------|--------------|----------|----------------------------------------------------------------------|---------------------------------|
|                                                                                                                  |              |                                    |                                                                                                            |            |              |          |                                                                      |                                 |
| Account No. 62062170365581001                                                                                    |              |                                    | Opened 2/01/11 Last Active 2/18/15                                                                         |            |              |          |                                                                      |                                 |
| Capital One Auto Finance<br>3905 N Dallas Pkwy<br>Plano, TX 75093                                                | J            |                                    | Automobile PMSI<br><br>2006 GMC Envoy                                                                      |            |              |          |                                                                      |                                 |
|                                                                                                                  |              |                                    | Value \$ 8,148.00                                                                                          |            |              |          | 1,347.00                                                             | 0.00                            |
| Account No. 16032732601                                                                                          |              |                                    | Opened 3/01/14 Last Active 3/16/15                                                                         |            |              |          |                                                                      |                                 |
| Regional Acceptance Co<br>1420 East Fire Tower Rd<br>Greenville, NC 27858                                        | J            |                                    | Automobile PMSI<br><br>2011 Buick Regal                                                                    |            |              |          |                                                                      |                                 |
|                                                                                                                  |              |                                    | Value \$ 11,364.00                                                                                         |            |              |          | 20,438.00                                                            | 9,074.00                        |
| Account No. 9360408705812                                                                                        |              |                                    | Opened 11/01/11 Last Active 12/09/14                                                                       |            |              |          |                                                                      |                                 |
| Wells Fargo Hm Mortgag<br>8480 Stagecoach Cir<br>Frederick, MD 21701                                             | H            |                                    | 101 Hart St. Beckley, WV 25801 value per<br>Zillow                                                         |            |              |          |                                                                      |                                 |
|                                                                                                                  |              |                                    | Value \$ 148,425.00                                                                                        |            |              |          | 119,118.00                                                           | 0.00                            |
| Account No.                                                                                                      |              |                                    |                                                                                                            |            |              |          |                                                                      |                                 |
|                                                                                                                  |              |                                    | Value \$                                                                                                   |            |              |          |                                                                      |                                 |
| Subtotal<br>(Total of this page)                                                                                 |              |                                    |                                                                                                            |            |              |          | 140,903.00                                                           | 9,074.00                        |
| Total<br>(Report on Summary of Schedules)                                                                        |              |                                    |                                                                                                            |            |              |          | 140,903.00                                                           | 9,074.00                        |

0 continuation sheets attached

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------|------------------------------------|-----------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                               |          |                                    |                                                                                                     |                                  |              |          |                 |
| Account No. xxxxxxxxxxxxxxx0001                                                                               |          |                                    | Opened 8/01/02 Last Active 8/12/11<br>Educational                                                   |                                  |              |          | 0.00            |
| Aes/Nct<br>Aes/Ddb<br>Po Box 8183<br>Harrisburg, PA 17105                                                     |          |                                    |                                                                                                     |                                  |              |          |                 |
| Account No.                                                                                                   |          |                                    | Unsecured                                                                                           |                                  |              |          |                 |
| Appalachian Power<br>PO Box 24401<br>Canton, OH 44701-4401                                                    | J        |                                    |                                                                                                     |                                  |              |          | 223.81          |
| Account No.                                                                                                   |          |                                    | Unsecured                                                                                           |                                  |              |          |                 |
| Appalachian Regional Healthcare<br>306 Stanaford Rd.<br>Beckley, WV 25801-3142                                | J        |                                    |                                                                                                     |                                  |              |          | 402.30          |
| Account No. xxxx5613                                                                                          |          |                                    | 04 Illinois Tollway Authority                                                                       |                                  |              |          |                 |
| Arnoldharris<br>111 West Jackson B<br>Chicago, IL 60604                                                       | H        |                                    |                                                                                                     |                                  |              |          | 213.00          |
| 14 continuation sheets attached                                                                               |          |                                    |                                                                                                     | Subtotal<br>(Total of this page) |              |          | 839.11          |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT<br>W<br>H<br>J        | UNLIQUIDATED<br>D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|------------------------------------------------------|-----------------|
|                                                                                                               |                |                                                                                                                                               |                                  |                                                      | 249.00          |
| Account No. xxxxxxxxxxxx0000                                                                                  |                | Opened 7/01/14<br>Collection Attorney Healthcare Alliance Inc.                                                                                |                                  |                                                      |                 |
| Ars /Account Resolution Services<br>1801 Nw 66th Ave<br>Fort Lauderdale, FL 33313                             | W              |                                                                                                                                               |                                  |                                                      |                 |
| Account No. xxxxxxxxxxxx0000                                                                                  |                | Opened 7/01/14<br>Collection Attorney Healthcare Alliance Inc.                                                                                |                                  |                                                      |                 |
| Ars /Account Resolution Services<br>1801 Nw 66th Ave<br>Fort Lauderdale, FL 33313                             | H              |                                                                                                                                               |                                  |                                                      | 49.00           |
| Account No. xxxx7791                                                                                          |                | Opened 3/01/06 Last Active 3/14/08<br>Real Estate Mortgage                                                                                    |                                  |                                                      |                 |
| Bank of America<br>Attn: Correspondence<br>Unit/CA6-919-02-41<br>Po Box 5170<br>Simi Valley, CA 93062         | J              |                                                                                                                                               |                                  |                                                      | 0.00            |
| Account No. xxxxxxxxxxxx0214                                                                                  |                | Opened 9/11/06 Last Active 7/30/10<br>Credit Card                                                                                             |                                  |                                                      |                 |
| Barclays Bank Delaware<br>Attn: Bankruptcy<br>P.O. Box 8801<br>Wilmington, DE 19899                           | H              |                                                                                                                                               |                                  |                                                      | 0.00            |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |                                  |                                                      |                 |
| Beckley Sanitary Board<br>301 S. Heber St.<br>Beckley, WV 25802-2494                                          | J              |                                                                                                                                               |                                  |                                                      | 88.42           |
| Sheet no. 1 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims            |                |                                                                                                                                               | Subtotal<br>(Total of this page) |                                                      | 386.42          |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)         | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|-----------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                                       |                |                                                                                                                                               |                                  |              |          |                 |
| Account No. xxxx7796                                                                                                  | H              | Opened 10/01/02 Last Active 4/13/05<br>Charge Account                                                                                         |                                  |              |          |                 |
| Blair/WFNNB<br>Attention: Account Control<br>Po Box 182686<br>Columbus, OH 43218                                      | H              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxx1018                                                                                                  | H              | Opened 9/01/14<br>Collection Attorney Ge Capital                                                                                              |                                  |              |          |                 |
| Calvary Portfolio Services<br>Attention: Bankruptcy Department<br>500 Summit Lake Dr. Suite 400<br>Valhalla, NY 10595 | H              |                                                                                                                                               |                                  |              |          | 432.00          |
| Account No. xxxxxxxxxxxx1520                                                                                          | W              | Opened 8/01/03 Last Active 11/18/03<br>Charge Account                                                                                         |                                  |              |          |                 |
| Cap1/bstby<br>1405 Foulk Road<br>Wilmington, DE 19808                                                                 | W              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxxxx7901                                                                                                | W              | Opened 6/25/05 Last Active 5/13/06<br>Charge Account                                                                                          |                                  |              |          |                 |
| Cap1/carsn<br>Po Box 30253<br>Salt Lake City, UT 84130                                                                | W              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxx0906                                                                                                  | H              | Opened 4/01/14<br>Collection Attorney Georgetown Community<br>Hospital                                                                        |                                  |              |          |                 |
| Capio Partners Llc<br>Attn: Bankruptcy<br>2222 Texoma Pkwy Ste 150<br>Sherman, TX 75090                               | H              |                                                                                                                                               |                                  |              |          | 816.00          |
| Sheet no. 2 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims                    |                |                                                                                                                                               | Subtotal<br>(Total of this page) |              |          | 1,248.00        |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)    | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | AMOUNT OF CLAIM |              |           |
|------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------|-----------|
|                                                                                                                  |                |                                                                                                                                               | CONTINGENT      | UNLIQUIDATED | DISPUTED  |
| Account No. xxxx0910                                                                                             | H              | Opened 4/01/14<br>Collection Attorney Georgetown Community Hospital                                                                           |                 |              |           |
| Capio Partners Llc<br>Attn: Bankruptcy<br>2222 Texoma Pkwy Ste 150<br>Sherman, TX 75090                          | H              |                                                                                                                                               |                 |              | 368.00    |
| Account No. xxxxxxxxxxxx4916                                                                                     | H              | Opened 3/05/11 Last Active 9/16/11<br>Credit Card                                                                                             |                 |              | 0.00      |
| Capital One<br>Po Box 5253<br>Carol Stream, IL 60197                                                             | H              |                                                                                                                                               |                 |              |           |
| Account No.                                                                                                      | J              | Unsecured                                                                                                                                     |                 |              |           |
| CFS<br>P.O. Box 3475<br>Toledo, OH 43607-0475                                                                    | J              |                                                                                                                                               |                 |              | 515.00    |
| Account No. xxx1750                                                                                              | J              | Opened 9/01/02 Last Active 2/02/06<br>Automobile                                                                                              |                 |              | 0.00      |
| Charter One Bank<br>Attn: Bankruptcy<br>234 South Randall Rd<br>Algonquin, IL 60102                              | J              |                                                                                                                                               |                 |              |           |
| Account No. xxxxxxxx2909                                                                                         | W              | Opened 12/20/07 Last Active 12/09/08<br>Automobile                                                                                            |                 |              | 15,583.00 |
| Chase auto<br>Attn: National Bankruptcy Dept<br>Po Box 29505<br>Phoenix, AZ 85038                                | W              |                                                                                                                                               |                 |              |           |
| Sheet no. <u>3</u> of <u>14</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                | Subtotal<br>(Total of this page)                                                                                                              |                 |              | 16,466.00 |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)    | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|----------|-----------------|
|                                                                                                                  |                |                                                                                                                                               | C          | U            | D        |                 |
| Account No. xxxxxxxxxxxx9468                                                                                     |                | Opened 3/01/08 Last Active 8/15/08<br>Credit Card                                                                                             |            |              |          |                 |
| Chase Card<br>Po Box 15298<br>Wilmington, DE 19850                                                               | W              |                                                                                                                                               |            |              |          | 0.00            |
| Account No. xxxxxxxxxxxx8198                                                                                     |                | Opened 10/01/07 Last Active 8/05/08<br>Check Credit Or Line Of Credit                                                                         |            |              |          |                 |
| Citi Flex<br>Citicorp/Centralized Bankruptcy<br>Pobox 790040<br>Saint Louis, MO 63179                            | W              |                                                                                                                                               |            |              |          | 0.00            |
| Account No. xxxxxxxxxxxx3921                                                                                     |                | Opened 5/03/04 Last Active 9/14/06<br>Credit Card                                                                                             |            |              |          |                 |
| Citibank Sd, Na<br>Attn: Centralized Bankruptcy<br>Po Box 20363<br>Kansas City, MO 64195                         | W              |                                                                                                                                               |            |              |          | 0.00            |
| Account No.                                                                                                      |                | Medical                                                                                                                                       |            |              |          |                 |
| Cleveland Clinic<br>PO Box 89410<br>Cleveland, OH 44101-6410                                                     | J              |                                                                                                                                               |            |              |          | 50.00           |
| Account No. xxxxxxxxxxxx5712                                                                                     |                | Opened 10/01/02 Last Active 4/01/07<br>Charge Account                                                                                         |            |              |          |                 |
| Comenity Bank/Blair<br>Attn: Bankruptcy<br>P.O. Box 182686<br>Columbus, OH 43218                                 | H              |                                                                                                                                               |            |              |          | 0.00            |
| Sheet no. <u>4</u> of <u>14</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                | Subtotal<br>(Total of this page)                                                                                                              |            |              |          | 50.00           |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|----------|-----------------|
|                                                                                                               |                |                                                                                                                                               | C          | U            | D        |                 |
| Account No. xxx3511                                                                                           |                | Bryant Stratton Online Pr W                                                                                                                   |            |              |          |                 |
| Conserve<br>200 Cross Keys Office Pa<br>Fairport, NY 14450                                                    | H              |                                                                                                                                               |            |              |          | 3,881.00        |
| Account No. xxxxx5901                                                                                         |                | Opened 11/01/14<br>Collection Attorney Community Health Systems<br>Inc.                                                                       |            |              |          |                 |
| Credit Coll USA<br>Ccusa/Attn:Bankruptcy<br>16 Distributor Dr Ste 1<br>Morgantown, WV 26501                   | H              |                                                                                                                                               |            |              |          | 73.00           |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |            |              |          |                 |
| Credit Collections USA<br>16 Distributor Dr. Suite 1<br>Morgantown, WV 26501-9920                             | J              |                                                                                                                                               |            |              |          | 41.73           |
| Account No. xxxxx3211                                                                                         |                | Opened 2/01/14<br>Collection Attorney Raleigh Radiology 9235                                                                                  |            |              |          |                 |
| Creditors Collection S<br>Po Box 21504<br>Roanoke, VA 24018                                                   | H              |                                                                                                                                               |            |              |          | 377.00          |
| Account No. xxxxx2031                                                                                         |                | Opened 4/01/04 Last Active 5/08/06<br>Secured                                                                                                 |            |              |          |                 |
| Delaware PI<br>Attention: Bankruptcy/Collections<br>190 E Delaware PI<br>Chicago, IL 60611                    | J              |                                                                                                                                               |            |              |          | 0.00            |
| Sheet no. 5 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims            |                | Subtotal<br>(Total of this page)                                                                                                              |            |              |          | 4,372.73        |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)    | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | AMOUNT OF CLAIM |              |          |
|------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------|----------|
|                                                                                                                  |                |                                                                                                                                               | CONTINGENT      | UNLIQUIDATED | DISPUTED |
| Account No.                                                                                                      |                | Unsecured                                                                                                                                     |                 |              |          |
| DirecTV<br>PO Box 11732<br>Newark, NJ 07101-4732                                                                 | J              |                                                                                                                                               |                 |              | 672.70   |
| Account No. xxxxxxxxxxxx8825                                                                                     |                | Opened 9/01/07 Last Active 8/03/08<br>Credit Card                                                                                             |                 |              |          |
| Discover Fin Svcs Llc<br>Po Box 15316<br>Wilmington, DE 19850                                                    | W              |                                                                                                                                               |                 |              | 0.00     |
| Account No. xxxx1954                                                                                             |                | Opened 11/01/12<br>Collection Attorney Sprint                                                                                                 |                 |              |          |
| Diversified Consultant<br>10550 Deerwood Park Blvd<br>Jacksonville, FL 32256                                     | H              |                                                                                                                                               |                 |              | 133.00   |
| Account No. xxx4594                                                                                              |                | Opened 8/26/05 Last Active 9/13/05<br>Real Estate Mortgage                                                                                    |                 |              |          |
| Draper & Kramer Inc<br>33 W Monroe<br>Chicago, IL 60603                                                          | J              |                                                                                                                                               |                 |              | 0.00     |
| Account No. xxxx2023                                                                                             |                | Opened 6/01/14<br>Collection Attorney Sprint                                                                                                  |                 |              |          |
| Enhanced Recovery Corp<br>Attention: Client Services<br>8014 Bayberry Rd<br>Jacksonville, FL 32256               | H              |                                                                                                                                               |                 |              | 133.00   |
| Sheet no. <u>6</u> of <u>14</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                | Subtotal<br>(Total of this page)                                                                                                              |                 |              | 938.70   |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)    | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|------------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                                  |                |                                                                                                                                               | C                                | U            | D        |                 |
| Account No. xxxxxxxxxxxx1413                                                                                     | H              | Opened 6/01/14 Last Active 10/08/14<br>Credit Card                                                                                            |                                  |              |          |                 |
| First Premier Bank<br>3820 N Louise Ave<br>Sioux Falls, SD 57107                                                 | H              |                                                                                                                                               |                                  |              |          | 556.00          |
| Account No. xxxxxxxx4466                                                                                         | J              | Opened 2/01/03 Last Active 3/28/06<br>Automobile                                                                                              |                                  |              |          |                 |
| G M A C<br>15303 S 94th Ave<br>Orland Park, IL 60462                                                             | J              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxxxxxxxxxx5192                                                                                     | H              | Opened 7/11/07 Last Active 5/04/08<br>Charge Account                                                                                          |                                  |              |          |                 |
| Ge Capital Credit Card<br>Attn: Bankruptcy<br>Po Box 103104<br>Roswell, GA 30076                                 | H              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxxxxxxxxxx4279                                                                                     | W              | Opened 7/04/07 Last Active 8/03/08<br>Charge Account                                                                                          |                                  |              |          |                 |
| Gemb/walmart<br>Attn: Bankruptcy<br>Po Box 103104<br>Roswell, GA 30076                                           | W              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxxxxxxxxxx3078                                                                                     | H              | Opened 3/20/12 Last Active 12/04/12<br>Charge Account                                                                                         |                                  |              |          |                 |
| Goodyr/cbna<br>Po Box 6497<br>Sioux Falls, SD 57117                                                              | H              |                                                                                                                                               |                                  |              |          | 0.00            |
| Sheet no. <u>7</u> of <u>14</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims |                |                                                                                                                                               | Subtotal<br>(Total of this page) |              |          | 556.00          |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                               |                |                                                                                                                                               | C                                | U            | D        |                 |
| Account No. xxxxxx8180                                                                                        |                | Opened 1/01/06 Last Active 5/13/08<br>Automobile                                                                                              |                                  |              |          |                 |
| Harris N.a.<br>Bmo Harris Bank - Bankruptcy<br>Dept.-Brk-1<br>770 N Water Street<br>Milwaukee, WI 53202       | W              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxx9040                                                                                           |                | Opened 10/01/12 Last Active 12/01/14<br>Credit Card                                                                                           |                                  |              |          |                 |
| Hccredit/feb<br>203 E Emma Ave Ste A<br>Springdale, AR 72764                                                  | H              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxx3177                                                                                          |                | Opened 8/01/05 Last Active 3/23/06<br>Credit Line Secured                                                                                     |                                  |              |          |                 |
| Hsbc/mscpi<br>Po Box 9068<br>Brandon, FL 33509                                                                | J              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxxxx6574                                                                                        |                | Opened 12/01/09 Last Active 7/22/11<br>Charge Account                                                                                         |                                  |              |          |                 |
| Jared/Sterling Jewelers<br>Po Box 1799<br>Attn: Bankruptcy<br>Akron, OH 44333                                 | H              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No.                                                                                                   |                | Medical                                                                                                                                       |                                  |              |          |                 |
| Jeffery M. Leving<br>19 South LaSalle<br>Suite 450<br>Chicago, IL 60603                                       | J              |                                                                                                                                               |                                  |              |          | 15,745.10       |
| Sheet no. 8 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims            |                |                                                                                                                                               | Subtotal<br>(Total of this page) |              |          | 15,745.10       |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                               |                |                                                                                                                                               |                                  |              |          | Account No.     |
| LabCorp<br>P.O. Box 2240<br>Burlington, NC 27215-2240                                                         | J              | Unsecured                                                                                                                                     |                                  |              |          | 256.00          |
| Account No. xxx9856<br><br>Med Data Sys<br>2001 19th Ave Suite 312<br>Vero Beach, FL 32960                    | W              | Opened 7/01/13<br>Collection Attorney Hms Georgetown Community<br>Hospi                                                                       |                                  |              |          | 223.00          |
| Account No.<br><br>Mountaineer Gas Company<br>PO Box 5656<br>Charleston, WV 25361-0656                        | J              | Unsecured                                                                                                                                     |                                  |              |          | 295.31          |
| Account No. xxxxxxxxxxxxxxxxxxxx0214<br><br>Navient<br>Po Box 9500<br>Wilkes Barre, PA 18773                  | H              | Opened 2/01/08 Last Active 2/28/15<br>Educational                                                                                             |                                  |              |          | 10,419.00       |
| Account No. xxxxxxxxxxxxxxxxxxxx0403<br><br>Navient<br>Po Box 9500<br>Wilkes Barre, PA 18773                  | W              | Opened 4/01/08 Last Active 2/28/15<br>Educational                                                                                             |                                  |              |          | 4,396.00        |
| Sheet no. 9 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims            |                |                                                                                                                                               | Subtotal<br>(Total of this page) |              |          | 15,589.31       |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|------------|--------------|----------|-----------------|
|                                                                                                               |                |                                                                                                                                               |            |              |          |                 |
| Account No. xxxxxxxxxxxxxxxxxxxx0403                                                                          |                | Opened 4/01/08 Last Active 2/28/15<br>Educational                                                                                             |            |              |          |                 |
| Navient<br>Po Box 9500<br>Wilkes Barre, PA 18773                                                              | W              |                                                                                                                                               |            |              |          | 3,900.00        |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |            |              |          |                 |
| NCH<br>PO Box 22215<br>Beachwood, OH 44122                                                                    | J              | Medical                                                                                                                                       |            |              |          | 340.06          |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |            |              |          |                 |
| NCO Financial Systems<br>20 E Clementon Rd. #102 North<br>Gibbsboro, NJ 08026                                 | J              |                                                                                                                                               |            |              |          | 2,897.24        |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |            |              |          |                 |
| NCO Financial Systems<br>20 East Clementon Rd. #102 North<br>Gibbsboro, NJ 08026                              | J              |                                                                                                                                               |            |              |          | 531.08          |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |            |              |          |                 |
| Northwest Radiology Associates<br>520 E. 22nd St.<br>Lombard, IL 60148                                        | J              |                                                                                                                                               |            |              |          | 37.00           |
| Sheet no. 10 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims           |                | Subtotal<br>(Total of this page)                                                                                                              |            |              |          | 7,705.38        |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                               |                |                                                                                                                                               |                                  |              |          |                 |
| Account No. xxxx9507                                                                                          |                | Med1 02 Northwest Community Hospital                                                                                                          |                                  |              |          |                 |
| Pellettieri<br>991 Oak Creek Dr<br>Lombard, IL 60148                                                          | W              |                                                                                                                                               |                                  |              |          | 52.00           |
| Account No. xxxxxxxxxxxx0619                                                                                  |                | Opened 11/01/14<br>Factoring Company Account Capital One Bank<br>Usa N.A.                                                                     |                                  |              |          |                 |
| Portfolio Recovery<br>Attn: Bankruptcy<br>Po Box 41067<br>Norfolk, VA 23541                                   | H              |                                                                                                                                               |                                  |              |          | 3,347.00        |
| Account No. xxxxxx16N1                                                                                        |                | Opened 12/01/13<br>Collection Attorney Georgetown Community<br>Hospital                                                                       |                                  |              |          |                 |
| Senex Services Corp<br>333 Founds Rd<br>Indianapolis, IN 46268                                                | W              |                                                                                                                                               |                                  |              |          | 530.00          |
| Account No. xxxxxx12N1                                                                                        |                | Opened 12/01/13<br>Collection Attorney Georgetown Community<br>Hospital                                                                       |                                  |              |          |                 |
| Senex Services Corp<br>333 Founds Rd<br>Indianapolis, IN 46268                                                | W              |                                                                                                                                               |                                  |              |          | 436.00          |
| Account No. xxxxxx41N1                                                                                        |                | Opened 12/01/13<br>Collection Attorney Georgetown Community<br>Hospital                                                                       |                                  |              |          |                 |
| Senex Services Corp<br>333 Founds Rd<br>Indianapolis, IN 46268                                                | W              |                                                                                                                                               |                                  |              |          | 243.00          |
| Sheet no. 11 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims           |                |                                                                                                                                               | Subtotal<br>(Total of this page) |              |          | 4,608.00        |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | AMOUNT OF CLAIM |              |          |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------|--------------|----------|
|                                                                                                               |                |                                                                                                                                               | CONTINGENT      | UNLIQUIDATED | DISPUTED |
| Account No. xxxxxxxx4820                                                                                      |                | Opened 3/06/08 Last Active 8/31/11<br>Educational                                                                                             |                 |              |          |
| Slc Conduit I Llc<br>99 Garnsey Road<br>Pittsford, NY 14534                                                   | W              |                                                                                                                                               |                 |              | 0.00     |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |                 |              |          |
| Stephens & Michaels Associates Inc.<br>PO Box 109<br>Salem, NH 03079-0109                                     | J              |                                                                                                                                               |                 |              | 368.18   |
| Account No. xxxxxxxxxxxx2344                                                                                  |                | Opened 11/01/11 Last Active 4/16/13<br>Charge Account                                                                                         |                 |              |          |
| Stpc/cbsd<br>CitiCards Private Label Bankruptcy<br>Po Box 20483<br>Kansas City, MO 64195                      | H              |                                                                                                                                               |                 |              | 822.00   |
| Account No.                                                                                                   |                | Unsecured                                                                                                                                     |                 |              |          |
| Suddenlink<br>PO Box 742535<br>Beckley, WV 25801-6439                                                         | J              |                                                                                                                                               |                 |              | 335.54   |
| Account No. xxxxxxxxxxxx0001                                                                                  |                | Opened 3/01/12 Last Active 5/31/13                                                                                                            |                 |              |          |
| Verizon<br>500 Technology Dr<br>Ste 550<br>Weldon Spring, MO 63304                                            | H              |                                                                                                                                               |                 |              | 421.00   |
| Sheet no. 12 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims           |                | Subtotal<br>(Total of this page)                                                                                                              |                 |              | 1,946.72 |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT                       | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|--------------|----------|-----------------|
|                                                                                                               |                |                                                                                                                                               |                                  |              |          |                 |
| Account No. xxxxxxxxxxxx0282                                                                                  |                | Opened 9/01/12 Last Active 4/19/13<br>Charge Account                                                                                          |                                  |              |          |                 |
| Webbank/gettington<br>6250 Ridgewood Rd<br>Saint Cloud, MN 56303                                              | H              |                                                                                                                                               |                                  |              |          | 177.00          |
| Account No. xxxxxx3935                                                                                        |                | Opened 6/01/06 Last Active 2/26/10<br>Charge Account                                                                                          |                                  |              |          |                 |
| Weisfield Jewelers/Sterling Jewelers Inc<br>Attn: Bankruptcy<br>Po Box 1799<br>Akron, OH 44309                | H              |                                                                                                                                               |                                  |              |          | 0.00            |
| Account No. xxxx1678                                                                                          |                | Opened 4/01/14<br>Collection Attorney Raleigh General Hospital                                                                                |                                  |              |          |                 |
| West Asset<br>2703 North Highway 75<br>Sherman, TX 75090                                                      | W              |                                                                                                                                               |                                  |              |          | 531.00          |
| Account No. xxxx0242                                                                                          |                | Opened 11/01/13<br>Collection Attorney Raleigh General Hospital                                                                               |                                  |              |          |                 |
| West Asset<br>2703 North Highway 75<br>Sherman, TX 75090                                                      | W              |                                                                                                                                               |                                  |              |          | 330.00          |
| Account No. xxxx0240                                                                                          |                | Opened 11/01/13<br>Collection Attorney Raleigh General Hospital                                                                               |                                  |              |          |                 |
| West Asset<br>2703 North Highway 75<br>Sherman, TX 75090                                                      | W              |                                                                                                                                               |                                  |              |          | 218.00          |
| Sheet no. 13 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims           |                |                                                                                                                                               | Subtotal<br>(Total of this page) |              |          | 1,256.00        |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.) | CODE<br>DEBTOR | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED AND<br>CONSIDERATION FOR CLAIM. IF CLAIM<br>IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT<br>UNLIQUIDATED                | DISPUTED | AMOUNT OF CLAIM |
|---------------------------------------------------------------------------------------------------------------|----------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|----------|-----------------|
|                                                                                                               |                |                                                                                                                                               |                                           |          | LIQUIDATED      |
| Account No. xxxx0238                                                                                          | H              | Opened 11/01/13<br>Collection Attorney Raleigh General Hospital                                                                               |                                           |          | 182.00          |
| West Asset<br>2703 North Highway 75<br>Sherman, TX 75090                                                      | H              |                                                                                                                                               |                                           |          |                 |
| Account No. xxxxxxxxxxxx8273                                                                                  | W              | Opened 6/01/03 Last Active 11/28/04<br>Charge Account                                                                                         |                                           |          | 0.00            |
| Zale/Sterling Jewelers<br>Attn.: Bankruptcy<br>Po Box 1799<br>Akron, OH 43309                                 |                |                                                                                                                                               |                                           |          |                 |
| Account No.                                                                                                   |                |                                                                                                                                               |                                           |          |                 |
| Account No.                                                                                                   |                |                                                                                                                                               |                                           |          |                 |
| Account No.                                                                                                   |                |                                                                                                                                               |                                           |          |                 |
| Sheet no. 14 of 14 sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims           |                |                                                                                                                                               | Subtotal<br>(Total of this page)          |          | 182.00          |
|                                                                                                               |                |                                                                                                                                               | Total<br>(Report on Summary of Schedules) |          | 71,889.47       |

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

Ventures Property Management  
3352 Cameron Dr.  
Elgin, IL 60124

Residential Lease

In re John S McKinnon,  
Kristin M McKinnon

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

|                                         |                                      |
|-----------------------------------------|--------------------------------------|
| Debtor 1                                | John S McKinnon                      |
| Debtor 2<br>(Spouse, if filing)         | Kristin M McKinnon                   |
| United States Bankruptcy Court for the: | <u>NORTHERN DISTRICT OF ILLINOIS</u> |
| Case number<br>(if known)               | _____                                |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 6I

### Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

|                    | Debtor 1                                                                              | Debtor 2 or non-filing spouse                                                         |
|--------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| Employment status  | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed | <input checked="" type="checkbox"/> Employed<br><input type="checkbox"/> Not employed |
| Occupation         | District Manager                                                                      | Vet Tech                                                                              |
| Employer's name    | Great Lakes Speciality Finance                                                        | Glen Ellyn Animal Hospital LLC                                                        |
| Employer's address | 7755 Montgomery Road<br>Suite 400<br>Cincinnati, OH 45236                             | 21 S. Park Blvd<br>Glen Ellyn, IL 60137-6203                                          |

How long employed there? 1 month 2 months

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|                                                                                                                                                      | For Debtor 1          | For Debtor 2 or non-filing spouse |
|------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|-----------------------------------|
| 2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>5,416.67</u> | \$ <u>1,579.72</u>                |
| 3. Estimate and list monthly overtime pay.                                                                                                           | 3. +\$ <u>0.00</u>    | +\$ <u>0.00</u>                   |
| 4. Calculate gross Income. Add line 2 + line 3.                                                                                                      | 4. \$ <u>5,416.67</u> | \$ <u>1,579.72</u>                |

Debtor 1 John S McKinnon  
 Debtor 2 Kristin M McKinnon

Case number (if known)

|                                                                                                                                                                                                                                                                                                                                                                                                      | <b>For Debtor 1</b>                                                                     | <b>For Debtor 2 or non-filing spouse</b> |               |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|------------------------------------------|---------------|
| <b>Copy line 4 here</b>                                                                                                                                                                                                                                                                                                                                                                              | 4. \$ 5,416.67                                                                          | \$ 1,579.72                              |               |
| <b>5. List all payroll deductions:</b>                                                                                                                                                                                                                                                                                                                                                               |                                                                                         |                                          |               |
| 5a. <b>Tax, Medicare, and Social Security deductions</b>                                                                                                                                                                                                                                                                                                                                             | 5a. \$ 1,245.62                                                                         | \$ 344.26                                |               |
| 5b. <b>Mandatory contributions for retirement plans</b>                                                                                                                                                                                                                                                                                                                                              | 5b. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 5c. <b>Voluntary contributions for retirement plans</b>                                                                                                                                                                                                                                                                                                                                              | 5c. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 5d. <b>Required repayments of retirement fund loans</b>                                                                                                                                                                                                                                                                                                                                              | 5d. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 5e. <b>Insurance</b>                                                                                                                                                                                                                                                                                                                                                                                 | 5e. \$ 541.67                                                                           | \$ 0.00                                  |               |
| 5f. <b>Domestic support obligations</b>                                                                                                                                                                                                                                                                                                                                                              | 5f. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 5g. <b>Union dues</b>                                                                                                                                                                                                                                                                                                                                                                                | 5g. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 5h. <b>Other deductions.</b> Specify: _____                                                                                                                                                                                                                                                                                                                                                          | 5h.+ \$ 0.00                                                                            | + \$ 0.00                                |               |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.                                                                                                                                                                                                                                                                                                                             | 6. \$ 1,787.29                                                                          | \$ 344.26                                |               |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.                                                                                                                                                                                                                                                                                                                        | 7. \$ 3,629.38                                                                          | \$ 1,235.46                              |               |
| <b>8. List all other income regularly received:</b>                                                                                                                                                                                                                                                                                                                                                  |                                                                                         |                                          |               |
| 8a. <b>Net income from rental property and from operating a business, profession, or farm</b><br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.                                                                                                                                               | 8a. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 8b. <b>Interest and dividends</b>                                                                                                                                                                                                                                                                                                                                                                    | 8b. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b><br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.                                                                                                                                                                                     | 8c. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 8d. <b>Unemployment compensation</b>                                                                                                                                                                                                                                                                                                                                                                 | 8d. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 8e. <b>Social Security</b>                                                                                                                                                                                                                                                                                                                                                                           | 8e. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 8f. <b>Other government assistance that you regularly receive</b><br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: _____                                                                                                        | 8f. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 8g. <b>Pension or retirement income</b>                                                                                                                                                                                                                                                                                                                                                              | 8g. \$ 0.00                                                                             | \$ 0.00                                  |               |
| 8h. <b>Other monthly income.</b> Specify: _____                                                                                                                                                                                                                                                                                                                                                      | 8h.+ \$ 0.00                                                                            | + \$ 0.00                                |               |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.                                                                                                                                                                                                                                                                                                                                   | 9. \$ 0.00                                                                              | \$ 0.00                                  |               |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.                                                                                                                                                                                                                                                              | 10. \$ 3,629.38                                                                         | + \$ 1,235.46                            | = \$ 4,864.84 |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ | 11. +\$ 0.00                                                                            |                                          |               |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income.<br>Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies                                                                                                                                 | 12. \$ 4,864.84                                                                         |                                          |               |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>                                                                                                                                                                                                                                                                                                           | <input checked="" type="checkbox"/> No.<br><input type="checkbox"/> Yes. Explain: _____ |                                          |               |

Fill in this information to identify your case:

|                                         |                                      |
|-----------------------------------------|--------------------------------------|
| Debtor 1                                | <u>John S McKinnon</u>               |
| Debtor 2                                | <u>Kristin M McKinnon</u>            |
| (Spouse, if filing)                     |                                      |
| United States Bankruptcy Court for the: | <u>NORTHERN DISTRICT OF ILLINOIS</u> |
| Case number<br>(If known)               |                                      |

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date: \_\_\_\_\_  
  
 MM / DD / YYYY  
  
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

### Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

##### 1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

##### 2. Do you have dependents? No

Do not list Debtor 1 and Debtor 2.  
 Yes. Fill out this information for each dependent.....

| Dependent's relationship to Debtor 1 or Debtor 2 | Dependent's age | Does dependent live with you? |
|--------------------------------------------------|-----------------|-------------------------------|
| _____                                            | _____           | <input type="checkbox"/> No   |
| _____                                            | _____           | <input type="checkbox"/> Yes  |
| _____                                            | _____           | <input type="checkbox"/> No   |
| _____                                            | _____           | <input type="checkbox"/> Yes  |
| _____                                            | _____           | <input type="checkbox"/> No   |
| _____                                            | _____           | <input type="checkbox"/> Yes  |
| _____                                            | _____           | <input type="checkbox"/> No   |
| _____                                            | _____           | <input type="checkbox"/> Yes  |

##### 3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

##### 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,650.00

If not included in line 4:

4a. Real estate taxes  
4b. Property, homeowner's, or renter's insurance  
4c. Home maintenance, repair, and upkeep expenses  
4d. Homeowner's association or condominium dues  
5. Additional mortgage payments for your residence, such as home equity loans

| Your expenses |        |
|---------------|--------|
| 4a. \$        | 0.00   |
| 4b. \$        | 0.00   |
| 4c. \$        | 150.00 |
| 4d. \$        | 0.00   |
| 5. \$         | 0.00   |

Debtor 1 John S McKinnon  
 Debtor 2 Kristin M McKinnon

Case number (if known) \_\_\_\_\_

**6. Utilities:**

|                                                                    |               |
|--------------------------------------------------------------------|---------------|
| 6a. Electricity, heat, natural gas                                 | 6a. \$ 350.00 |
| 6b. Water, sewer, garbage collection                               | 6b. \$ 100.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ 350.00 |
| 6d. Other. Specify: _____                                          | 6d. \$ 0.00   |

**7. Food and housekeeping supplies**

**8. Childcare and children's education costs**

**9. Clothing, laundry, and dry cleaning**

**10. Personal care products and services**

**11. Medical and dental expenses**

**12. Transportation.** Include gas, maintenance, bus or train fare.

Do not include car payments.

**13. Entertainment, clubs, recreation, newspapers, magazines, and books**

**14. Charitable contributions and religious donations**

**15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

|                                      |                |
|--------------------------------------|----------------|
| 15a. Life insurance                  | 15a. \$ 0.00   |
| 15b. Health insurance                | 15b. \$ 0.00   |
| 15c. Vehicle insurance               | 15c. \$ 140.00 |
| 15d. Other insurance. Specify: _____ | 15d. \$ 0.00   |

**16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: \_\_\_\_\_

**17. Installment or lease payments:**

|                                 |              |
|---------------------------------|--------------|
| 17a. Car payments for Vehicle 1 | 17a. \$ 0.00 |
| 17b. Car payments for Vehicle 2 | 17b. \$ 0.00 |
| 17c. Other. Specify: _____      | 17c. \$ 0.00 |
| 17d. Other. Specify: _____      | 17d. \$ 0.00 |

**18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

**19. Other payments you make to support others who do not live with you.**

Specify: \_\_\_\_\_

**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

|                                                   |              |
|---------------------------------------------------|--------------|
| 20a. Mortgages on other property                  | 20a. \$ 0.00 |
| 20b. Real estate taxes                            | 20b. \$ 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ 0.00 |
| 20d. Maintenance, repair, and upkeep expenses     | 20d. \$ 0.00 |
| 20e. Homeowner's association or condominium dues  | 20e. \$ 0.00 |

**21. Other:** Specify: \_\_\_\_\_

**22. Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

**23. Calculate your monthly net income.**

23a. Copy line 12 (your *combined monthly income*) from Schedule I.

23b. Copy your monthly expenses from line 22 above.

20a. \$ 0.00

20b. \$ 0.00

20c. \$ 0.00

20d. \$ 0.00

20e. \$ 0.00

21. +\$ 0.00

22. \$ 4,244.00

23a. \$ 4,864.84

23b. -\$ 4,244.00

23c. \$ 620.84

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes.

Debtors' GMC Envoy is nearly paid off so it is not factored into schedule J.

Explain: \_\_\_\_\_

**United States Bankruptcy Court**  
**Northern District of Illinois**In re John S McKinnon  
Kristin M McKinnon

Debtor(s)

Case No.

Chapter 13**DECLARATION CONCERNING DEBTOR'S SCHEDULES****DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date April 15, 2015Signature /s/ John S McKinnon  
John S McKinnon  
DebtorDate April 15, 2015Signature /s/ Kristin M McKinnon  
Kristin M McKinnon  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Illinois

In re John S McKinnon  
Kristin M McKinnon

Case No.  
Chapter

13

Debtor(s)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

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**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT      | SOURCE                                |
|-------------|---------------------------------------|
| \$6,999.30  | 2015 YTD: Both Est. Employment Income |
| \$59,047.00 | 2014: Both Est. Employment Income     |
| \$78,000.00 | 2013: Both Est. Employment Income     |

**2. Income other than from employment or operation of business**

None  State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT     | SOURCE                                |
|------------|---------------------------------------|
| \$803.00   | 2014: Debtor 401k Cashout             |
| \$2,544.00 | 2013: Debtor Est. Unemployment Income |

**3. Payments to creditors**

None  *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR | DATES OF<br>PAYMENTS | AMOUNT PAID | AMOUNT STILL<br>OWING |
|---------------------------------|----------------------|-------------|-----------------------|
|---------------------------------|----------------------|-------------|-----------------------|

None  b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF<br>PAYMENTS/<br>TRANSFERS | AMOUNT<br>PAID OR<br>VALUE OF<br>TRANSFERS | AMOUNT STILL<br>OWING |
|------------------------------|------------------------------------|--------------------------------------------|-----------------------|
|------------------------------|------------------------------------|--------------------------------------------|-----------------------|

None  c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND<br>RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL<br>OWING |
|------------------------------------------------------------|-----------------|-------------|-----------------------|
|------------------------------------------------------------|-----------------|-------------|-----------------------|

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER | NATURE OF<br>PROCEEDING | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|-------------------------|---------------------------------|--------------------------|
|------------------------------------|-------------------------|---------------------------------|--------------------------|

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | DATE OF SEIZURE                   | DESCRIPTION AND VALUE OF PROPERTY |
|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| <b>5. Repossessions, foreclosures and returns</b>                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |                                   |
| None                                                             | <input checked="" type="checkbox"/> List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)                                                               |                                   |                                   |
| NAME AND ADDRESS OF CREDITOR OR SELLER                           | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | DESCRIPTION AND VALUE OF PROPERTY |                                   |
| <b>6. Assignments and receiverships</b>                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |                                   |
| None                                                             | <input checked="" type="checkbox"/> a. Describe any assignment of property for the benefit of creditors made within <b>120 days</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)                                                                                                                                                                           |                                   |                                   |
| NAME AND ADDRESS OF ASSIGNEE                                     | DATE OF ASSIGNMENT                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | TERMS OF ASSIGNMENT OR SETTLEMENT |                                   |
| None                                                             | <input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)                                                                                                                            |                                   |                                   |
| NAME AND ADDRESS OF CUSTODIAN                                    | NAME AND LOCATION OF COURT<br>CASE TITLE & NUMBER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | DATE OF ORDER                     | DESCRIPTION AND VALUE OF PROPERTY |
| <b>7. Gifts</b>                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |                                   |
| None                                                             | <input checked="" type="checkbox"/> List all gifts or charitable contributions made within <b>one year</b> immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) |                                   |                                   |
| NAME AND ADDRESS OF PERSON OR ORGANIZATION                       | RELATIONSHIP TO DEBTOR, IF ANY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | DATE OF GIFT                      | DESCRIPTION AND VALUE OF GIFT     |
| <b>8. Losses</b>                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                   |                                   |
| None                                                             | <input checked="" type="checkbox"/> List all losses from fire, theft, other casualty or gambling within <b>one year</b> immediately preceding the commencement of this case <b>or since the commencement of this case</b> . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)                                                                                                                                                |                                   |                                   |
| DESCRIPTION AND VALUE OF PROPERTY                                | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | DATE OF LOSS                      |                                   |

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**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS<br>OF PAYEE                                                                | DATE OF PAYMENT,<br>NAME OF PAYER IF OTHER<br>THAN DEBTOR | AMOUNT OF MONEY<br>OR DESCRIPTION AND VALUE<br>OF PROPERTY |
|---------------------------------------------------------------------------------------------|-----------------------------------------------------------|------------------------------------------------------------|
| Robert J. Semrad & Associates, LLC<br>20 S. Clark Street<br>28th Floor<br>Chicago, IL 60603 | 3/19/2015-4/2/2015                                        | \$500.00                                                   |

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**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree,<br>RELATIONSHIP TO DEBTOR                                                                                                                                                                                           | DATE                      | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|---------------------------------------------------------------------------------------------|
| None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary. |                           |                                                                                             |
| NAME OF TRUST OR OTHER<br>DEVICE                                                                                                                                                                                                                    | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND<br>VALUE OF PROPERTY OR DEBTOR'S INTEREST<br>IN PROPERTY |

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**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE<br>OR CLOSING |
|---------------------------------|----------------------------------------------------------------------------------------|---------------------------------------|
|---------------------------------|----------------------------------------------------------------------------------------|---------------------------------------|

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**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF CONTENTS | DATE OF TRANSFER OR<br>SURRENDER, IF ANY |
|-------------------------------------------------|---------------------------------------------------------------------|----------------------------|------------------------------------------|
|-------------------------------------------------|---------------------------------------------------------------------|----------------------------|------------------------------------------|

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**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

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**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER                                               | DESCRIPTION AND VALUE OF PROPERTY                  | LOCATION OF PROPERTY                |
|-------------------------------------------------------------------------|----------------------------------------------------|-------------------------------------|
| <b>15. Prior address of debtor</b>                                      |                                                    |                                     |
| None <input type="checkbox"/> ADDRESS<br>101 Hart St. Beckley, WV 25801 | NAME USED<br>John S McKinnon<br>Kristin M McKinnon | DATES OF OCCUPANCY<br>9/2010-3/2015 |

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None  a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None  b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None  c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

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**18 . Nature, location and name of business**

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF  
SOCIAL-SECURITY OR  
OTHER INDIVIDUAL  
TAXPAYER-I.D. NO.

| NAME | (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS | BEGINNING AND<br>ENDING DATES |
|------|----------------------|---------|--------------------|-------------------------------|
|------|----------------------|---------|--------------------|-------------------------------|

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

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**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|
|------------------|-------------------------|

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

| NAME | ADDRESS | DATES SERVICES RENDERED |
|------|---------|-------------------------|
|------|---------|-------------------------|

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

| NAME | ADDRESS |
|------|---------|
|------|---------|

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|
|------------------|-------------|

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**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY<br>(Specify cost, market or other basis) |
|-------------------|----------------------|---------------------------------------------------------------------|
|-------------------|----------------------|---------------------------------------------------------------------|

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS |
|-------------------|------------------------------------------------------|
|-------------------|------------------------------------------------------|

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**21 . Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
|------------------|--------------------|------------------------|

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP |
|------------------|-------|---------------------------------------------|
|------------------|-------|---------------------------------------------|

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**22 . Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

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**23 . Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

| NAME & ADDRESS<br>OF RECIPIENT,<br>RELATIONSHIP TO DEBTOR | DATE AND PURPOSE<br>OF WITHDRAWAL | AMOUNT OF MONEY<br>OR DESCRIPTION AND<br>VALUE OF PROPERTY |
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|
|-----------------------------------------------------------|-----------------------------------|------------------------------------------------------------|

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**24. Tax Consolidation Group.**

None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

| NAME OF PARENT CORPORATION | TAXPAYER IDENTIFICATION NUMBER (EIN) |
|----------------------------|--------------------------------------|
|----------------------------|--------------------------------------|

**25. Pension Funds.**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 15, 2015

Signature /s/ John S McKinnon  
John S McKinnon  
Debtor

Date April 15, 2015

Signature /s/ Kristin M McKinnon  
Kristin M McKinnon  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Northern District of Illinois**

In re John S McKinnon  
Kristin M McKinnon

Debtor(s)

Case No.  
Chapter 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|                                                             |                    |
|-------------------------------------------------------------|--------------------|
| For legal services, I have agreed to accept .....           | \$ <u>4,000.00</u> |
| Prior to the filing of this statement I have received ..... | \$ <u>500.00</u>   |
| Balance Due .....                                           | \$ <u>3,500.00</u> |

2. The source of the compensation paid to me was:

Debtor  Other (specify):

3. The source of compensation to be paid to me is:

Debtor  Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 15, 2015

/s/ Israel Moskovits  
Israel Moskovits 6302579  
Robert J. Semrad & Associates, LLC  
20 S. Clark Street  
28th Floor  
Chicago, IL 60603  
(312) 913 0625 Fax: (312) 913 0631  
rsemrad@robertjsemrad.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS  
(Court-Approved Retention Agreement, revised as of March 15, 2011)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

***BEFORE THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

**THE ATTORNEY AGREES TO:**

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
9. Supply the attorney with copies of all tax returns filed while the case is pending.

**THE ATTORNEY AGREES TO:**

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case.

#### ***ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES***

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

*X M. M.*  
*X R. M.*

\$ 4,000.00 .

Prior to signing this agreement the attorney has received \$ 500.00, leaving a balance due of \$ 3,500.00. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

■ Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the following:

Client understands that any funds that client is tendering to Robert J. Semrad & Associates, LLC as part of this advance payment retainer shall immediately become the property of Robert J. Semrad & Associates, LLC in exchange for a commitment by Robert J. Semrad & Associates, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by Robert J. Semrad & Associates, LLC and will be used for general expenses of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, Robert J. Semrad & Associates, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy case requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while others may be only ministerial in nature. Client further understands that the benefit that client is receiving under this fee arrangement is the commitment of Robert J. Semrad & Associates, LLC to perform any and all work reasonably necessary to represent client's interests absent any extraordinary circumstances.

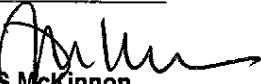
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5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date: April 2, 2015

Signed: 

/s/ John S McKinnon

John S McKinnon

/s/ Kristin M McKinnon

Kristin M McKinnon

Debtor(s)

Do not sign if the fee amount at top of this page is blank.



/s/ Israel Moskovits

Israel Moskovits 6302579

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN  
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**  
**(Court-Approved Retention Agreement, revised as of March 15, 2011)**

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4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

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6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
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13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case.

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\$ 4,000.00.

Prior to signing this agreement the attorney has received \$ 500.00, leaving a balance due of \$ 3,500.00. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

*2. Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

*3. Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

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In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

*4. Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

*5. Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

*6. Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date: April 15, 2015

Signed:

/s/ John S McKinnon

John S McKinnon

/s/ Kristin M McKinnon

Kristin M McKinnon

Debtor(s)

Do not sign if the fee amount at top of this page is blank.

/s/ Israel Moskovits

Israel Moskovits 6302579

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

**Bankruptcy Code.**

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Northern District of Illinois**

In re John S McKinnon  
Kristin M McKinnon

Debtor(s)

Case No.

Chapter 13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

John S McKinnon  
Kristin M McKinnon  
Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

|                                                            |                |
|------------------------------------------------------------|----------------|
| <input checked="" type="checkbox"/> /s/ John S McKinnon    | April 15, 2015 |
| Signature of Debtor                                        | Date           |
| <input checked="" type="checkbox"/> /s/ Kristin M McKinnon | April 15, 2015 |
| Signature of Joint Debtor (if any)                         | Date           |

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**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court  
Northern District of Illinois**

In re John S McKinnon  
Kristin M McKinnon

Debtor(s)

Case No.

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 66

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: April 15, 2015

/s/ John S McKinnon

John S McKinnon

Signature of Debtor

Date: April 15, 2015

/s/ Kristin M McKinnon

Kristin M McKinnon

Signature of Debtor

Aes/Nct Case 15-13442 Doc 1 Filed 04/15/15 Entered 04/15/15 14:43:57 Dese Main  
Aes/Ddb 1405 Frank Road  
Po Box 8183  
Harrisburg, PA 17105

1405 Frank Road  
Document Page 62 of 64  
Wilmington, DE 19808

Attn: Centralized Bankru  
Po Box 20363  
Kansas City, MO 64195

Appalachian Power  
PO Box 24401  
Canton, OH 44701-4401

Cap1/carsn  
Po Box 30253  
Salt Lake City, UT 84130

Cleveland Clinic  
PO Box 89410  
Cleveland, OH 44101-6410

Appalachian Regional Healthcare  
306 Stanaford Rd.  
Beckley, WV 25801-3142

Capio Partners Llc  
Attn: Bankruptcy  
2222 Texoma Pkwy Ste 150  
Sherman, TX 75090

Comenity Bank/Blair  
Attn: Bankruptcy  
P.O. Box 182686  
Columbus, OH 43218

Arnoldharris  
111 West Jackson B  
Chicago, IL 60604

Capital One  
Po Box 5253  
Carol Stream, IL 60197

Conserve  
200 Cross Keys Office Pa  
Fairport, NY 14450

Ars /Account Resolution Service  
1801 Nw 66th Ave  
Fort Lauderdale, FL 33313

Capital One Auto Finance  
3905 N Dallas Pkwy  
Plano, TX 75093

Credit Coll USA  
Ccusa/Attn:Bankruptcy  
16 Distributor Dr Ste 1  
Morgantown, WV 26501

Bank of America  
Attn: Correspondence Unit/CA6P909-~~Box 4175~~  
Po Box 5170  
Simi Valley, CA 93062

CFS  
Toledo, OH 43607-0475

Credit Collections USA  
16 Distributor Dr. Suite 1  
Morgantown, WV 26501-992

Barclays Bank Delaware  
Attn: Bankruptcy  
P.O. Box 8801  
Wilmington, DE 19899

Charter One Bank  
Attn: Bankruptcy  
234 South Randall Rd  
Algonquin, IL 60102

Creditors Collection S  
Po Box 21504  
Roanoke, VA 24018

Beckley Sanitary Board  
301 S. Heber St.  
Beckley, WV 25802-2494

Chase auto  
Attn: National Bankruptcy Dept  
Po Box 29505  
Phoenix, AZ 85038

Delaware Pl  
Attention: Bankruptcy/Co  
190 E Delaware Pl  
Chicago, IL 60611

Blair/WFNNB  
Attention: Account Control  
Po Box 182686  
Columbus, OH 43218

Chase Card  
Po Box 15298  
Wilmington, DE 19850

DirecTV  
PO Box 11732  
Newark, NJ 07101-4732

Calvary Portfolio Services  
Attention: Bankruptcy Department  
500 Summit Lake Dr. Suite 400  
Valhalla, NY 10595

Citi Flex  
anticorp/Centralized Bankrupt  
Pobox 790040  
Saint Louis, MO 63179

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Draper & Kramer Inc  
33 W Monroe  
Chicago, IL 60603

Jared/Sterling Jewelers  
Po Box 1799  
Attn: Bankruptcy  
Akron, OH 44333

Pellettieri  
991 Oak Creek Dr  
Lombard, IL 60148

Enhanced Recovery Corp  
Attention: Client Services  
8014 Bayberry Rd  
Jacksonville, FL 32256

Jeffery M. Leving  
19 South LaSalle  
Suite 450  
Chicago, IL 60603

Portfolio Recovery  
Attn: Bankruptcy  
Po Box 41067  
Norfolk, VA 23541

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57107

LabCorp  
P.O. Box 2240  
Burlington, NC 27215-2240

Regional Acceptance Co  
1420 East Fire Tower Rd  
Greenville, NC 27858

G M A C  
15303 S 94th Ave  
Orland Park, IL 60462

Med Data Sys  
2001 19th Ave Suite 312  
Vero Beach, FL 32960

Revenue Group  
4780 Hinckley Ind. Pkwy, 8  
Beachwood, OH 44122

Ge Capital Credit Card  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Mountaineer Gas Company  
PO Box 5656  
Charleston, WV 25361-0656

Senex Services Corp  
333 Founds Rd  
Indianapolis, IN 46268

Gemb/walmart  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Navient  
Po Box 9500  
Wilkes Barre, PA 18773

Slc Conduit I Llc  
99 Garnsey Road  
Pittsford, NY 14534

Goodyr/cbna  
Po Box 6497  
Sioux Falls, SD 57117

NCH  
PO Box 22215  
Beachwood, OH 44122

Stephens & Michaels AssoI  
PO Box 109  
Salem, NH 03079-0109

Harris N.a.  
Bmo Harris Bank - Bankruptcy  
770 N Water Street  
Milwaukee, WI 53202

NCO Financial Systems  
102 North Clementon Rd. #102 North  
Gibbsboro, NJ 08026

Stpc/cbsd  
CitiCards Private Label B  
Po Box 20483  
Kansas City, MO 64195

Hccredit/feb  
203 E Emma Ave Ste A  
Springdale, AR 72764

NCO Financial Systems  
20 East Clementon Rd. #102 Nor  
Gibbsboro, NJ 08026

Suddenlink  
Po Box 742535  
Beckley, WV 25801-6439

Webbank/gettington  
6250 Ridgewood Rd  
Saint Cloud, MN 56303

Weisfield Jewelers/Sterling Jewelers Inc  
Attn: Bankruptcy  
Po Box 1799  
Akron, OH 44309

Wells Fargo Hm Mortgag  
8480 Stagecoach Cir  
Frederick, MD 21701

West Asset  
2703 North Highway 75  
Sherman, TX 75090

Zale/Sterling Jewelers  
Attn.: Bankruptcy  
Po Box 1799  
Akron, OH 43309